

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LOUIS S. ROOD
KARA K. PRENTICE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-20765

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/03/2016 and confirmed on 5/5/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		164,183.00
Less Refunds to Debtor	336.24	
TOTAL AMOUNT OF PLAN FUND		163,846.76

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,000.00	
Trustee Fee	8,015.15	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,015.15

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	SELECT PORTFOLIO SERVICING INC A/S/ Acct: 2614	0.00	101,426.58	0.00	101,426.58
	SELECT PORTFOLIO SERVICING INC A/S/ Acct: 2614	10,467.77	10,467.77	0.00	10,467.77
	INTERNAL REVENUE SERVICE* Acct: 9398	14,010.31	14,010.31	1,931.35	15,941.66
	BVA FCU Acct: 9398	3,574.65	3,574.65	598.41	4,173.06
	BVA FCU Acct: 5001	1,052.56	1,052.56	176.22	1,228.78
	PNC BANK NA Acct: 8929	0.00	0.00	0.00	0.00
					133,237.85

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	LOUIS S. ROOD Acct:	0.00	0.00	0.00	0.00
	LOUIS S. ROOD Acct:	336.24	336.24	0.00	0.00
	PAUL W MCEL RATH JR ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	PAUL W MCEL RATH JR ESQ Acct:	750.00	750.00	0.00	0.00
	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4-18				
	PAUL W MCEL RATH JR ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXX3-20	750.00	750.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9398	3,197.00	3,197.00	0.00	3,197.00
	PA DEPARTMENT OF REVENUE* Acct: 9398	510.30	510.30	0.00	510.30
	PEOPLES NATURAL GAS CO LLC* Acct: 0196	0.00	4,545.18	0.00	4,545.18
	BVA FCU	0.00	4,748.58	0.00	4,748.58

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct: 6050				
	BVA FCU	0.00	4,592.70	0.00	4,592.70
	Acct: 6050				
					17,593.76

Unsecured

PEOPLES NATURAL GAS CO LLC*	315.39	0.00	0.00	0.00
Acct: 8197				
AMERICAN EXPRESS BANK FSB	6,748.02	0.00	0.00	0.00
Acct: 2005				
DISCOVER BANK(*)	0.00	0.00	0.00	0.00
Acct: 2832				
BANK OF AMERICA NA**	10,809.12	0.00	0.00	0.00
Acct: 2399				
INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
Acct: 9398				
PA DEPARTMENT OF REVENUE*	1,851.69	0.00	0.00	0.00
Acct: 9398				
PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
Acct: 5171				
UNITED STATES DEPARTMENT OF EDUC	58,861.43	0.00	0.00	0.00
Acct: 1570				
PNC BANK NA	13,490.22	0.00	0.00	0.00
Acct: 8929				
BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:				
CENTRAL TAX BUREAU OF PA (*)++	0.00	0.00	0.00	0.00
Acct:				
BANK OF AMERICA**	0.00	0.00	0.00	0.00
Acct:				
JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
Acct:				
CREDIT COLLECTION SERVICE	0.00	0.00	0.00	0.00
Acct:				
US DEPARTMENT OF EDUCATION**++	0.00	0.00	0.00	0.00
Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS					150,831.61
TOTAL CLAIMED					
PRIORITY	3,707.30				
SECURED	29,105.29				
UNSECURED	92,075.87				

Date: 04/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

LOUIS S. ROOD
KARA K. PRENTICE
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-20765

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Louis S. Rood
Kara K. Prentice
Debtors

Case No. 16-20765-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas

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Date Rcvd: Apr 27, 2021

Form ID: pdf900

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Louis S. Rood, Kara K. Prentice, 104 Ruth Place, Belle Vernon, PA 15012-1980
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
14191080	American Express Bank, C/O Beckett & Lee, Malvern, PA 19355
14255581	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14191081	BAYVIEW LOAN SERVICING, PO Box 840, Buffalo, NY 14203
14191083	BVA Federal Credit Union, 608 Rostraver Rd, Bethel Park, PA 15102
14207437	+ Bank of America, 450 American Street, Simi Valley, CA 93065-6285
14245994	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14207439	+ Belle Vernon Boro & ASD, c/o Central Tax Bureau, 212 State Street, Belle Vernon, PA 15012-1152
14191086	FIA Card Services, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
14263237	+ Peoples Natural Gas Company, LLC, 205 North Main Street, Butler, PA 16001, Attention: Barbara Rodgers 16001-4904
15009898	+ Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14191093	+ US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14268334	Email/Text: camanagement@mtb.com	Apr 28 2021 01:43:00	Bayview Loan Servicing, LLC, c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840
14207443	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 28 2021 01:46:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
14191085	+ Email/Text: mrdiscen@discover.com	Apr 28 2021 01:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14191088	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 28 2021 01:43:00	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
14191084	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 28 2021 01:56:03	Chase, Post Office Box 15298, Wilmington, DE 19850
14191090	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 28 2021 01:44:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14191091	Email/Text: Bankruptcy.Notices@pnc.com	Apr 28 2021 01:42:00	PNC BANK, PO BOX 94982, Cleveland, OH 44101
14264732	Email/Text: Bankruptcy.Notices@pnc.com	Apr 28 2021 01:42:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14191092	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2021 01:52:40	Portfolio Recovery, Po Box 41067, Norfolk, VA

District/off: 0315-2
Date Rcvd: Apr 27, 2021

User: dbas
Form ID: pdf900

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Total Noticed: 24

14195228 Email/Text: RVSVCBICNOTICE1@state.pa.us

23541

Apr 28 2021 01:44:00

Pennsylvania Department of Revenue, Bankruptcy
Division PO Box 280946, Harrisburg PA
17128-0946

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
14191082		Belle Vernon Boro & ASD, c/o Central Tax Bureau, 212 State Street
14207436	*	American Express Bank, C/O Beckett & Lee, Malvern, PA 19355
14207438	*	BAYVIEW LOAN SERVICING, PO Box 840, Buffalo, NY 14203
14207440	*	BVA Federal Credit Union, 608 Rostraver Rd, Bethel Park, PA 15102
14207444	*+	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14207445	*	FIA Card Services, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
14191089	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14207448	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14207447	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
14191087	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
14207446	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
14207441	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Post Office Box 15298, Wilmington, DE 19850
14207449	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14207450	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, PO BOX 94982, Cleveland, OH 44101
14207451	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14201975	*	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
14207453	*+	US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
14207442	##+	Chase, Po Box 15860, Wilmington, DE 19850-5860
14207452	##+	US Department Of Education, PO Box 530229, Atlanta, GA 30353-0229

TOTAL: 2 Undeliverable, 16 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor SELECT PORTFOLIO SERVICING INC alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com

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Joshua I. Goldman

on behalf of Creditor BAYVIEW LOAN SERVICING LLC jgoldman@kmlawgroup.com,
angelica.reyes@padgettlawgroup.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

on behalf of Joint Debtor Kara K. Prentice ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr.

on behalf of Debtor Louis S. Rood ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8